

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Kraemer et al.

Serial No.: 09/505,031

Filed: February 16, 2000

For: **Method and system for Identifying  
teaser Surfers with Time Series Credit  
History**

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Group Art Unit: 3692

Examiner: **Clement B. Graham**

Attorney Docket No.: **RSW919990118US1**

**37945**

PATENT TRADEMARK OFFICE  
CUSTOMER NUMBER

**NOTICE OF APPEAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant hereby appeals to the Board of Patent Appeals and Interferences from the Final Office Action dated November 2, 2006 finally rejecting claims 1-45.

A fee of \$500.00 is believed to be necessary. Please charge this fee to IBM Corporation Deposit Account No. 09-0457. In the event that any additional fees are required for the prosecution of this application, please charge any necessary fees to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is needed, the extension is requested and the fee for this extension should be charged to IBM Corporation Deposit Account No. 09-0457.

Respectfully submitted,

/Francis Lammes/

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